

Premium Reconciliation Discrepancy Report Reference Guide

August 2021

Premium Reconciliation Discrepancy Report Reference Guide

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Introduction

Kaiser Permanente recently introduced some changes to Premium Reconciliation Discrepancy Reports for self-billed customers. These changes include consolidating the discrepancy codes, providing more intuitive descriptions, and providing clearer instructions on options for resolving open discrepancies.

This document was developed to help you understand those changes and guide you through your options for responding based on different scenarios.

*As we continue to improve our customer service experience,
we hope that these changes support a greater level of self-service and translate to less time on your behalf
working with your KP account representative to resolve discrepancies.*

If you have additional questions on the information contained in this guide, please contact your line of business.

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New Premium Reconciliation Discrepancy Report

In September 2021, Kaiser Permanente began introducing an enhanced Premium Reconciliation Discrepancy Report as part of an upgrade to a new billing system. As a result, you'll now benefit from:

- Faster turnaround of reports
- Consolidated, uniform codes that are easier to understand
- Clearer instructions on options to resolve open discrepancies

Example of the report screen is below, with content details on the following page.

The screenshot shows a Microsoft Excel spreadsheet with the following content:

Kaiser Permanente Premium Discrepancy Report Overview

Report Purpose Jul / 2021

This is a cumulative report of all premium discrepancies as of the (Month/Year) invoice period. This report includes a summary and a detailed listing of the discrepant data to facilitate in the research and reconciliation of premium dues owed.

Please review the discrepancy amount for each member on the Discrepancy Detail tab and respond with resolution.

Discrepancy Summary

1) Summary of the discrepant data and the associated dollar amounts in a pivot table format with the ability to filter by the following data fields:

- Group ID and Billing Account ID
- Discrepancy Type
- Invoice Period
- Month and Year

Discrepancy Detail

1) Lists all outstanding discrepant data for the identified Group ID/Billing Account ID for the indicated invoice period.

2) Sorted in ascending order (from low to high) by Group ID, then by Billing Account ID, and then by Social Security Number.

3) The pivot table summary does not automatically update to reflect manual changes to the discrepancy data on the detail sheet.

The spreadsheet interface includes the following elements:

- File Name: Cumula... - Saving...
- User: Derek A Boone (DA)
- Navigation: Overview (selected), Discrepancy Detail, Discrepancy Summary, Legacy_Instructions, Legacy_C ...
- Zoom: 100%

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How the Report is Organized

- A. Overview —A description of the tabs and the fields that are included in each one.
- B. Discrepancy Detail – Detailed information on all identified discrepancies, including:
 - a. Purch ID – Group number
 - b. EU – Subset of population associated with the discrepancy, also known as Subgroup
 - c. Reporting Period – Coverage month that applies to the reconciliation
 - d. SSN – Subscriber SSN
 - e. Subscriber Name
 - f. Month – Month the discrepancy impacts
 - g. Paid – Payment amount received for the Subscriber
 - h. Owed – Outstanding credit or balance for the Subscriber
 - i. Due – Calculated amount of dues for the Subscriber
 - j. Discrepancy Category —The classification of discrepancy (Billed But Not Paid, Paid But Not Billed, or Rate Variance)
 - k. Discrepancy Type – Additional specifics on the discrepancy
 - l. Comment – Options on how to resolve the discrepancy
- C. Discrepancy Summary – Provides a summary of each discrepancy type, as well as a grand total of outstanding dues by discrepancy type.

Note: When you begin receiving the new report, you may note some tabs labeled as “Legacy.” These are previously identified discrepancies that have carried over into the new billing system. This information will continue to be included in the report until those discrepancies are resolved.

Responding to the Report

Once you have reviewed the report, here are the steps for responding to the discrepancies:

- 1. Update your HR system with the correct enrollment or termination dates, and
 - a. If you report membership information electronically, send updated membership information on the next eligibility file, or
 - b. If you report membership information via mail or fax, login to account.kp.org portal to manage eligibility, enrollment, and terminations.
- 2. Make the adjustments in your next Payment Instruction File to be applied to the next monthly Premium Reconciliation.

If you need additional assistance or have a question, we invite you to submit a general request to your line of business email box. This will allow us to assign a case number for tracking and timely response by an account representative.

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Understanding the Types of Discrepancies

The discrepancy details are located in the Data tab of the report. Within this tab, there are three columns that help identify the root cause of each identified discrepancy, along with comments that provide resolution options.

Discrepancy Category. This indicates the root cause of the discrepancy, identified by one of the following categories:

Category	Description
Paid But Not Billed	Payment was received, but no dues were calculated by Kaiser Permanente
Billed But Not Paid	Dues were calculated by Kaiser Permanente, but no payment was received
Rate Variance	Dues were calculated and payment was made, but the amount paid was either greater than or less than the amount calculated by Kaiser Permanente

Note: Medicare is a subset of Paid But Not Billed, Billed But Not Paid, and Rate Variance discrepancies.

Discrepancy Reason. This provides additional explanation of the discrepancy logic. Here, over- or under-payments are highlighted, in addition to rate issues and membership status information, such as Terminated or Active.

Discrepancy Comment. This column provides options for resolving the discrepancy. This may include submitting/processing membership updates and/or submission of payment or taking a credit as applicable.

Note: Previous manually added comments highlighting transactional dates will no longer be included moving forward. Dates of the start or the end of membership can be validated on account.kp.org to assist with discrepancy resolution.

Below highlights all potential discrepancy reasons included the new report, as well as general directions on how to understand and respond to the information:

“Paid But Not Billed” Discrepancies

Discrepancy Reason	Discrepancy Comment
Subscriber on payment file, but never enrolled in coverage	Enroll in coverage within 5 business days or take back over payment credit on next premium report / file

This happens when a payment is received for a Subscriber who is not enrolled with KP. To resolve the discrepancy, you can take one of two actions:

- If the Subscriber should be active, submit enrollment information to KP. This will generate dues and offset the discrepancy, as long as the paid amount matches the calculated dues.
- If the Subscriber should not be active, claim a credit for the Subscriber on the next file.

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Discrepancy Reason	Discrepancy Comment
Payment received or credit taken on incorrect Group/Subgroup - Member enrolled in different Group/Subgroup	Transfer member to correct Group/Subgroup or report payment / credit in correct Group/Subgroup

This happens when a payment is received for a member who is enrolled in a different Group/Subgroup, within the same KP region than what is indicated in the payment instructions. To resolve the discrepancy, you can take one of two actions:

- a. If the member should be enrolled in the Group/Subgroup where payment was made, submit a transfer request for the Subscriber to be enrolled appropriately. This will generate dues and offset the discrepancy, as long as the paid amount matches the calculated dues.
- b. If the member should not be enrolled in the Group/Subgroup where payment was made, claim a credit for the member and submit payment to the correct Group/Subgroup.

Discrepancy Reason	Discrepancy Comment
Payment made or credit taken in the wrong region	Transfer member to correct region or report payment in correct region

This happens when a payment is received for a member who is enrolled in a different Group/Subgroup in another KP region than what is indicated in the payment instructions. To resolve the discrepancy, you can take one of two actions:

- a. If the member should be enrolled in the KP region where payment was made, submit enrollment information. This will generate dues and offset the discrepancy as long as the paid amount matches the calculated dues.

Note: If you choose option a, you will also need to submit a termination in the KP region where they were enrolled to ensure calculated dues reflect appropriately.

- b. If the member should not be enrolled in the KP region where payment was made, claim a credit for the member on the next file and submit payment to the applicable Group/Subgroup.

Discrepancy Reason	Discrepancy Comment
Duplicate payment	Take credit on next premium report / file

This happens when a payment is made for a member for a coverage period that has already been paid. To resolve the discrepancy, claim a credit for the member on the next payment file.

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Discrepancy Reason	Discrepancy Comment
Subscriber terminated	Reinstate coverage within 5 business days or take credit on next premium report / file

This happens when a payment is received a Subscriber who has been terminated by KP as of the coverage month being reconciled. To resolve the discrepancy, you can take one of two actions:

- a. If the Subscriber should not be terminated, please submit reinstatement information to KP. This will generate dues and offset the discrepancy, provided that the paid amount matches the calculated dues.
- b. If the Subscriber should be terminated, claim a credit on the next file.

Discrepancy Reason	Discrepancy Comment
Subscriber retro terminated	Take credit on next premium report / file

This happens when KP performs a retroactive termination for a Subscriber who was previously paid for, but the months of coverage paid for differ from the months that have dues calculated. To resolve the discrepancy, you can take one of two actions:

- a. If the Subscriber should not be terminated, submit reinstatement information to KP. This will generate dues and offset the discrepancy, as long as the paid amount matches the calculated dues.

Note: If you select option a, be sure to also submit payment for all month(s) where dues were calculated.

- b. If the Subscriber is accurately terminated, claim a credit on the next file.

Discrepancy Reason	Discrepancy Comment
Payment received for deceased Subscriber/Dependent	Remove from file and take credit on next premium report / file

This happens when KP receives a payment for a member who has been terminated due to deceased status. To resolve the discrepancy, claim a credit for the member and remove them from the next file.

“Billed But Not Paid” Discrepancies

Discrepancy Reason	Discrepancy Comment
Member active, credit not due	Terminate coverage within 5 business days or submit payment on next premium report / file

This happens when you claim a credit for a coverage period, and KP’s records show the member is still enrolled. To resolve the discrepancy, you can take one of two actions:

- a. If the member should be terminated, submit termination information to KP. This will generate a credit to offset the previously calculated dues and resolve the discrepancy.
- b. If the member should not be terminated, submit payment for the member on the next file.

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Discrepancy Reason	Discrepancy Comment
No payment received - Subscriber enrolled / reinstated in coverage	Terminate coverage within 5 business days or submit payment on next premium report / file

This happens when dues are calculated by KP but no payment is made for a Subscriber who has recently been enrolled or reinstated. To resolve the discrepancy, you can take one of two actions:

- a. If the Subscriber should be terminated, submit termination information to KP. This will generate a credit to offset the previously calculated dues and resolve the discrepancy.
- b. If the Subscriber should not be terminated, submit payment on the next file.

Discrepancy Reason	Discrepancy Comment
Payment received or credit taken on incorrect Group / Subgroup - Member enrolled in different Group / Subgroup	Transfer member to correct Group / Subgroup or report payment / credit in correct Group / Subgroup

This happens when a credit is taken, or a payment is made for a member who is terminated in a different Group/Subgroup, within the same region, than the Group/Subgroup in the payment instruction file. To resolve the discrepancy, you can take one of two actions:

- a. If the member should be terminated in the Group/Subgroup where credit was taken, submit termination information for the member. This will generate a credit and offset the discrepancy.

Note: If you select option a, be sure to also submit an enrollment for the other Group/Subgroup to ensure calculated dues reflect appropriately.

- b. If the member should not be terminated in the Group/Subgroup where credit was taken, submit payment for the member on the next file and claim a credit on the applicable Group/Subgroup.

Discrepancy Reason	Discrepancy Comment
Payment made or credit taken in the wrong region	Transfer member to correct region or report payment in correct region

This happens when a credit is taken, or a payment is made, for a member who is terminated in a different Group/Subgroup, in a different region, than what is indicated in the payment instructions. To resolve the discrepancy, you can take one of two actions:

- a. If the member should be terminated in the region where credit was taken, submit termination information for the member. This will generate a credit to offset the discrepancy.

Note: If you select option a, be sure to also submit an enrollment for the other Group/Subgroup to ensure calculated dues reflect appropriately.

- b. If the member should not be terminated in the region where credit was taken, submit payment for the member on the next file and claim a credit on the applicable Group/Subgroup.

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“Rate Variance” Discrepancies

Discrepancy Reason	Discrepancy Comment
Under payment for Subscriber	Submit payment and adjust future payment

This happens when a payment is received that is less than the calculated dues for an enrolled Subscriber. To resolve the discrepancy, submit payment in the amount of the difference for the Subscriber on the next file.

Discrepancy Reason	Discrepancy Comment
Over payment for Subscriber	Take credit and adjust future payment

This happens when the payment received is more than the calculated dues for an enrolled Subscriber. To resolve the discrepancy, claim a credit in the amount of the difference for the Subscriber on the next file.

Discrepancy Reason	Discrepancy Comment
Under payment for Dependent	Terminate dependent within 5 business days or submit payment on next premium report / file

This happens when a payment is received that is less than the calculated dues for an enrolled Dependent. To resolve the discrepancy, you can take one of two actions:

- a. If the Dependent should be terminated, submit termination information to KP. This will generate a credit to offset the previously calculated dues and resolve the discrepancy.
- b. If the Dependent should not be terminated, submit payment in the amount of the difference on the next file.

Discrepancy Reason	Discrepancy Comment
Over payment for Dependent	Enroll/reinstate Dependent within 5 business days or take credit on next premium report / file

This happens when a payment received is more than the calculated dues for a Dependent terminated by KP. To resolve the discrepancy, you can take one of two actions:

- a. If the Dependent should be enrolled, submit enrollment/reinstatement information to KP. This will generate dues to offset the discrepancy, as long as the payment amount matches the calculated dues.
- b. If the Dependent should be terminated, take credit in the amount of the difference for the member on the next file.

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Discrepancy Reason	Discrepancy Comment
Overaged Dependent - no longer covered	Remove from file and take credit on next premium report / file

This happens when KP receives a payment for a Dependent who was terminated by KP because they exceed the maximum contractual age limit for coverage. To resolve the discrepancy, remove the Dependent from the next file and claim a credit for the amount paid for the Dependent.

Discrepancy Reason	Discrepancy Comment
Contract Renewal Rate Issue	Verify contract rates

This happens when there is a difference between the amount paid and the dues generated by KP for all members upon contract renewal. To resolve the discrepancy, verify the contract rates, and take one of two possible actions:

- a. If the contract rates were calculated correctly, submit payment in the amount of the difference on the next file and adjust accordingly.
- b. If the contract rates were calculated incorrectly, contact KP for resolution.

Medicare Discrepancies

Medicare discrepancies can be difficult to understand because of the complexities in assigning Medicare benefits. To assist, upon request KP can provide a Monthly Medicare Activity Report (MMAR) upon request, which will highlight the Medicare changes to an account in the prior month.

Discrepancy Reason	Discrepancy Comment
Medicare - Advance Termination Date for Sub/Dep	Submit payment on next premium report / file

This happens when a Medicare member's termination request is not received by KP within the 21-day advance termination notice required by CMS, and as a result the member received an additional month of coverage. To resolve the discrepancy, submit payment for the member on the next file.

Discrepancy Reason	Discrepancy Comment
Medicare - Subscriber has Medicare assigned	Take credit and adjust future payment

This happens when dues for a Medicare Subscriber are overpaid to KP. To resolve the discrepancy, claim a credit in the amount of the difference for the Subscriber and adjust future payments accordingly.

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Discrepancy Reason	Discrepancy Comment
Medicare - Subscriber Medicare not assigned	Submit payment on next premium report / file and submit Medicare Advantage enrollment form, if applicable

This happens when dues for a Medicare-eligible Subscriber are underpaid, when they have Medicare benefits not assigned to KP. To resolve the discrepancy, you can take one of two actions:

- a. If the Subscriber should have Medicare benefits assigned to KP, file and submit the Medicare Senior Advantage enrollment form.
- b. If the Subscriber should not have Medicare benefits assigned to KP, submit payment in the amount of the difference on the next file.

Discrepancy Reason	Discrepancy Comment
Sub/Dep SR ADV disenrolled / denied	Submit payment on next premium report / file and submit Medicare Advantage enrollment form, if applicable

This happens when dues are underpaid for a Medicare eligible Subscriber/Dependent with Medicare benefits not assigned to KP, either due to disenrollment or denial. To resolve the discrepancy, you can take one of two actions:

- a. If the member is disenrolled and should have Medicare benefits assigned to KP, file and submit the Medicare Senior Advantage enrollment form.
- b. If the member submitted the Medicare Advantage enrollment form and was denied, submit payment in the amount of the difference on the next file.

Discrepancy Reason	Discrepancy Comment
Medicare - Subscriber LIS credit not taken	Take credit and adjust future payment

This happens when dues are overpaid for a Medicare Subscriber with Medicare benefits assigned to KP who qualifies for a Low Income Subsidy (LIS). To resolve the discrepancy, take credit in the amount of the LIS for the Subscriber and adjust future payments accordingly.

Discrepancy Reason	Discrepancy Comment
Medicare - Subscriber LEP not paid	Submit payment and adjust future payment

This happens when dues are underpaid for a Medicare Subscriber with Medicare benefits assigned to KP who is assessed a Medicare Part D Late Enrollment Penalty (LEP). To resolve the discrepancy, submit payment in the amount of the LEP for the Subscriber and adjust future payments accordingly.

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Discrepancy Reason	Discrepancy Comment
Medicare - Spouse / Dep has Medicare assigned	Take credit and adjust future payment

This happens when dues are overpaid for a Medicare Spouse/Dependent with Medicare benefits assigned to KP. To resolve the discrepancy, take credit in the amount of the difference for the member and adjust future payments accordingly.

Discrepancy Reason	Discrepancy Comment
Medicare - Spouse / Dep Medicare not assigned	Submit payment on next premium report / file and submit Medicare Advantage enrollment form

This happens when dues are underpaid for a Medicare eligible Spouse/Dependent with Medicare benefits not assigned to KP. To resolve the discrepancy, one of the two possible actions can be taken as is applicable:

- a. If the member should have Medicare benefits assigned to KP, file and submit the Medicare Advantage enrollment form.
- b. If the member should have not Medicare benefits assigned to KP, submit payment in the amount of the difference on the next file.

Discrepancy Reason	Discrepancy Comment
Medicare - Spouse / Dep LIS credit not taken	Take credit and adjust future payment

This happens when dues are overpaid for a Medicare Spouse/Dependent with Medicare benefits assigned to KP who qualifies for a Low Income Subsidy (LIS). To resolve the discrepancy, take credit in the amount of the LIS for the member and adjust future payments accordingly.

Discrepancy Reason	Discrepancy Comment
Medicare - Spouse / Dep LEP not paid	Submit payment and adjust future payment

This happens when dues are underpaid for a Medicare Spouse/Dependent with Medicare benefits assigned to KP who is assessed a Medicare Part D Late Enrollment Penalty (LEP). To resolve the discrepancy, submit payment in the amount of the LEP for the member and adjust future payments accordingly.

Frequently Asked Questions

How will I know if a discrepancy has been resolved?

Because the report is cumulative, any discrepancies will stay on the report until it has been resolved by either correcting a member's demographics and/or payment status. Once the correction is made, the discrepancy will no longer appear on future reports.

Where are the coverage dates listed for members?

While the Premium Reconciliation Discrepancy Report does not include the specific dates of member coverage, this information is available on account.kp.org (another tool that can be used in discrepancy resolution).

Why does KP require me to terminate a member within 5 days?

Responding to the discrepancies outlined in the report within the requested 5 days will ensure timely resolution of outstanding membership issues and reduce risk of unnecessary termination. If you are unable to take actions as requested within the stated time period, please reach out to us to discuss your options, including the anticipated timeframe for resolution. In many cases, you also have the option to resolve the discrepancy via an alternate path, which is outlined in the "Understanding Discrepancy Types" section of this document.

Sometimes KP is delayed in sending out discrepancy reports, which hinders my ability to identify and process credits during the same month. Can KP send out the reports earlier?

Kaiser Permanente maintains a Service Level Agreement (SLA) that guarantees we will deliver discrepancy reports to self-reconciled customers within 30 days after receipt of the customer's payment instruction file for any given month. We are pleased to share that as customers convert to KP's new billing system, we anticipate much faster turnaround for the reports moving forward, typically well under the 30-day SLA.



Appendix



Premium Reconciliation Discrepancy Report Reference Guide

Mapping of Current RDR (Reconciliation Discrepancy Report) Codes to New Discrepancy Report Codes

Current Discrepancy Reason (Legacy Tab Discrepancy reasons)	Discrepancy Category	New Discrepancy Reason (New Tab Discrepancy Reasons)
NO PAYMENT MADE	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
SUBSCRIBER WITHIN RETENTION PERIOD-NOT TERMED	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
SUBSCRIBER WITHIN RETENTION PERIOD-NOT TERMED	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
RETRO ENROLL-PAYMENT DUE	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
RETRO SUBSCRIBER ENROLL/TERM-RETRO LIMIT EXCEEDED	Billed not Paid	No payment received - Subscriber retro enrolled / reinstated in coverage
NO PAYMENT MADE	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
CREDIT TAKEN NOT DUE	Billed not Paid	Member active, credit not due
DISABILITY WAIVER	Billed not Paid	Disability Waiver
PAYMENT MADE/CREDIT TAKEN IN WRONG BILLING UNIT	Billed not Paid	Payment received or credit taken on incorrect Group / Subgroup - Member enrolled in different Group / Subgroup
CREDIT TAKEN IN WRONG BILLING UNIT	Billed not Paid	Payment received or credit taken on incorrect Group / Subgroup - Member enrolled in different Group / Subgroup
REINSTATED - PURCHASER REQUESTED-PAYMENT DUE	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
NO PAYMENT MADE-FIRST MONTH	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
NO PAYMENT MADE-SECOND MONTH	Billed not Paid	No payment received - Subscriber enrolled / reinstated in coverage
NO PMT MADE- MEMBER TERMED	Billed not Paid	Subscriber terminated

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Current Discrepancy Reason	Discrepancy Category	New Discrepancy Reason
FAILED ENROLLMENT	Paid not Billed	Subscriber on payment file but never enrolled in coverage
FAILED SUBSCRIBER ENROLL-NO APPLICATION RECEIVED	Paid not Billed	Subscriber on payment file but never enrolled in coverage
FAILED ENROLLMENT	Paid not Billed	Subscriber on payment file but never enrolled in coverage
RETRO ENROLL-NO PAYMENT DUE	Paid not Billed	Duplicate Payment
RETRO TERM - CREDIT DUE	Paid not Billed	Subscriber retro terminated
DUPLICATE PAYMENT	Paid not Billed	Duplicate Payment
PAYMENT MADE FOR TERMED ACCOUNT - CREDIT DUE	Paid not Billed	Subscriber terminated
DECEASED SUBSCRIBER - NO PAYMENT DUE	Paid not Billed	Payment received for deceased Subscriber / Dependent
PRE-PAID MONTH	Paid not Billed	Payment made for future coverage month
CREDIT TAKEN/PAYMENT MADE IN WRONG REGION	Paid not Billed	Payment received or credit taken on incorrect Group / Subgroup - Member enrolled in different Group / Subgroup

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Current Discrepancy Reason	Discrepancy Category	New Discrepancy Reason
MEDICARE SUB/DEP ADVANCE TERMINATION	Billed not Paid	Medicare - Advance Termination Date for Sub/Dep
MEDICARE COST/RISK DISCREPANCY	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE DEP (S) AB NO SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE DEP (S) DENIED FOR SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE DEP W/ LATE ENROLLMENT PENALTY	Rate Variance	Medicare - Sub/Dep LEP not paid
MEDICARE PART A/B DISCREPANCY	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE SUB AB NO SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE SUB DENIED FOR SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE SUB W/ LATE ENROLLMENT PENALTY	Rate Variance	Medicare - Sub/Dep LEP not paid
MEDICARE SUB/DEP (S) DENIED FOR SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE SUB/DEP W/ PART D LOW INCOME SUBSIDY	Rate Variance	Medicare - Sub/Dep LIS credit not taken
MEDICARE SUB/DEP W/SR ADV	Rate Variance	Medicare - Sub/Dep has Medicare assigned
MEDICARE SUB/DEP(S) NO PART A OR B	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE W/ PART D	Rate Variance	Medicare - Sub/Dep LEP not paid
MEDICARE-DEP NO AB	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE-DEP(S) SR ADV DISENROLLED	Rate Variance	Sub/Dep SR ADV disenrolled
MEDICARE-DEP(S) W/SR ADV	Rate Variance	Medicare - Sub/Dep has Medicare assigned
MEDICARE-SUB NO AB	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE-SUB SR ADV DISENROLLED	Rate Variance	Sub/Dep SR ADV disenrolled
MEDICARE-SUB/DEP (S) W/SR ADV	Rate Variance	Medicare - Sub/Dep has Medicare assigned
MEDICARE-SUB/DEP NO AB	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE-SUB/DEP(S) AB NO SR ADV	Rate Variance	Medicare - Sub/Dep Medicare not assigned
MEDICARE-SUB/DEP(S) SR ADV DISENROLLED	Rate Variance	Sub/Dep SR ADV disenrolled

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Current Discrepancy Reason	Discrepancy Category	New Discrepancy Reason
CONTRACT RENEWAL-PREMIUM ADJUSTMENT REQUIRED	Rate Variance	Contract Renewal Rate Issue
DECEASED DEPENDENT - NO PAYMENT DUE	Rate Variance	Payment received for deceased Subscriber / Dependent
DEPENDENT ENROLL - INCORRECT PAYMENT	Rate Variance	Under payment for dependent
DEPENDENT TERM - INCORRECT PAYMENT	Rate Variance	Over payment for dependent
DISCREPANCY	Rate Variance	Over payment for Subscriber
DISCREPANCY	Rate Variance	Under payment for Subscriber
DOLLAR DISCREPANCY	Rate Variance	Contract Renewal Rate Issue
ELIGIBILITY DISCREPANCY	Rate Variance	Over payment for Subscriber
ELIGIBILITY DISCREPANCY	Rate Variance	Under payment for Subscriber
FAILED DEPENDENT ENROLL	Rate Variance	Over payment for dependent
FAILED DEPENDENT ENROLL-MISSING INFORMATION	Rate Variance	Over payment for dependent
FAILED DEPENDENT ENROLL-NO APPLICATION RECEIVED	Rate Variance	Over payment for dependent
FAILED DEPENDENT ENROLL-NOT ELIGIBLE	Rate Variance	Over payment for dependent
INCORRECT PAYMENT	Rate Variance	Over payment for Subscriber
INCORRECT PAYMENT	Rate Variance	Under payment for Subscriber
NEWBORN ENROLLED - PAYMENT DUE	Rate Variance	Under payment for dependent
NEWBORN NOT REPORTED	Rate Variance	Under payment for dependent
OVERAGE DEPENDENT TERMED	Rate Variance	Overaged dependent - no longer covered
POST ENROLL DISCREPANCY	Rate Variance	Under payment for Subscriber
POST ENROLL DISCREPANCY	Rate Variance	Over payment for Subscriber
RATE CHANGE DEPENDENT ENROLL-INCORRECT PAYMENT	Rate Variance	Under payment for dependent
RATE CHANGE DEPENDENT TERM-MISSING INFORMATION	Rate Variance	Over payment for dependent

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Current Discrepancy Reason	Discrepancy Category	New Discrepancy Reason
RATE CODE DISCREPANCY	Rate Variance	The EM Premium file does not reflect the correct rates for each rate code
REQUESTED DEPENDENT TERM-UNABLE TO PROCESS	Rate Variance	Under payment for Subscriber
REQUESTED SUBSCRIBER TERM-UNABLE TO PROCESS	Rate Variance	Under payment for Subscriber
RETRO DOLLAR DISCREPANCY	Rate Variance	Contract Renewal Rate Issue
RETRO RATE CODE DISCREPANCY	Rate Variance	The EM Premium file does not reflect the correct rates for each rate code
RETRO TERM - INCORRECT CREDIT TAKEN	Rate Variance	Under payment for Subscriber
RETRO TERM - INCORRECT CREDIT TAKEN	Rate Variance	Over payment for Subscriber